

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Toyota Motor Credit Corporation



Order Filed on February 6, 2018  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-28097 JNP

In Re:  
Glenda Alip, Ranilo Alip  
Debtor.

Adv. No.:

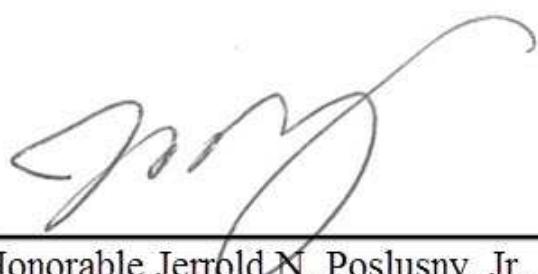
Hearing Date: 02/06/2018 10:00 A.M.

Judge: Jerrold N. Poslusny, Jr.

## **ORDER CURING POST-PETITIION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 6, 2018**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Glenda Alip, Ranilo Alip

Case No: 15-28097 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay of 2011 TOYOTA CAMRY , VIN:4T1BF3EK4BU645096, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joseph J. Rogers, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 22, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2017 through January 2018 for a total post-petition default of \$663.16 (2 @ \$346.72 less suspense \$30.28 ); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to send a lump sum payment of \$346.72 directly to Secured Creditor to be received no later than February 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$346.72 will be paid by Debtor remitting \$57.79 per month in addition to the regular monthly payment, which additional payments shall begin on February 9, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 9, 2018, directly to Secured Creditor's servicer, Toyota Motor Credit Corporation, PO Box 9013, Addison Texas 75001 and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Glenda Alip, Ranilo Alip

Case No: 15-28097 JNP

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RELIEF FROM STAY

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief  
is hereby resolved.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ranilo Alip  
 Glenda Alip  
 Debtors

Case No. 15-28097-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2018.

db/jdb +Ranilo Alip, Glenda Alip, 1140 Tara Drive, Williamstown, NJ 08094-3590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Joseph J. Rogers on behalf of Joint Debtor Glenda Alip jjresq@comcast.net, jjresql@comcast.net  
 Joseph J. Rogers on behalf of Debtor Ranilo Alip jjresq@comcast.net, jjresql@comcast.net  
 Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. bmusarra@rasnj.com, bkyecf@rasflaw.com,legerman@rasnj.com  
 Patrick O. Lacsina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
 bmusarra@rasnj.com,bkyecf@rasflaw.com,legerman@rasnj.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
 rsolarz@kmllawgroup.com

TOTAL: 9